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**IN THE UNITED STATES BANKRUPTCY COURT  
 NORTHERN DISTRICT OF TEXAS  
 FORT WORTH DIVISION**

In re: <b>Anthony Davon Jones</b>	xxx-xx-2022	§	Case No: <b>19-40512-elm-13</b>
5305 Rio Bravo Drive		§	Date: <b>2/18/2019</b>
Arlington, TX 76017		§	
		§	Chapter 13
		§	
<b>Erica Rhodes Jones</b>	xxx-xx-5195		
5305 Rio Bravo Drive			
Arlington, TX 76017			

Debtor(s)

**DEBTOR'S(S') CHAPTER 13 PLAN  
 (CONTAINING A MOTION FOR VALUATION)**

**DISCLOSURES**

- This *Plan* does not contain any *Nonstandard Provisions*.
- This *Plan* contains *Nonstandard Provisions* listed in Section III.
- This *Plan* does not limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.
- This *Plan* does limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.

This *Plan* does not avoid a security interest or lien.

Language in italicized type in this *Plan* shall be as defined in the "General Order 2017-01, Standing Order Concerning Chapter 13 Cases" and as it may be superseded or amended ("General Order"). All provisions of the General Order shall apply to this *Plan* as if fully set out herein.

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Plan Payment: **\$1,890.00**  
 Plan Term: **60 months**  
 Plan Base: **\$113,400.00**  
 Applicable Commitment Period: **60 months**

Value of Non-exempt property per § 1325(a)(4): **\$0.00**  
 Monthly Disposable Income per § 1325(b)(2): **\$0.00**  
 Monthly Disposable Income x ACP ("UCP"): **\$0.00**

Case No: 19-40512-elm-13

Debtor(s): Anthony Davon Jones  
Erica Rhodes Jones**MOTION FOR VALUATION**

Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims who do not accept the *Plan*, Debtor(s) hereby move(s) the Court to value the *Collateral* described in Section I, Part E.(1) and Part F of the *Plan* at the lesser of the value set forth therein or any value claimed on the proof of claim. Any objection to valuation shall be filed at least seven (7) days prior to the date of the *Trustee's* pre-hearing conference regarding Confirmation or shall be deemed waived.

**SECTION I**  
**DEBTOR'S(S') CHAPTER 13 PLAN - SPECIFIC PROVISIONS**  
**FORM REVISED 7/1/17**

**A. PLAN PAYMENTS:**

Debtor(s) propose(s) to pay to the *Trustee* the sum of:

\$1,890.00 per month, months 1 to 60.

For a total of \$113,400.00 (estimated "Base Amount").

First payment is due 3/6/2019.

The applicable commitment period ("ACP") is 60 months.

Monthly Disposable Income ("DI") calculated by Debtor(s) per § 1325(b)(2) is: \$0.00.

The Unsecured Creditors' Pool ("UCP"), which is DI x ACP, as estimated by the Debtor(s), shall be no less than:  
\$0.00.

Debtor(s') equity in non-exempt property, as estimated by Debtor(s) per § 1325(a)(4), shall be no less than:  
\$0.00.

**B. STATUTORY, ADMINISTRATIVE AND DSO CLAIMS:**

1. **CLERK'S FILING FEE:** Total filing fees paid through the *Plan*, if any, are \$0.00 and shall be paid in full prior to disbursements to any other creditor.
2. **STATUTORY TRUSTEE'S PERCENTAGE FEE(S) AND NOTICING FEES:** *Trustee's Percentage Fee(s)* and any noticing fees shall be paid first out of each receipt as provided in General Order 2017-01 (as it may be superseded or amended) and 28 U.S.C. § 586(e)(1) and (2).
3. **DOMESTIC SUPPORT OBLIGATIONS:** The *Debtor* is responsible for paying any Post-petition Domestic Support Obligation directly to the DSO claimant. Pre-petition Domestic Support Obligations per Schedule "E/F" shall be paid in the following monthly payments:

DSO CLAIMANTS	SCHED. AMOUNT	%	TERM (APPROXIMATE) (MONTHS <u>  </u> TO <u>  </u> )	TREATMENT <u>\$  </u> PER MO.
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- C. **ATTORNEY FEES:** To Leinart Law Firm, total: \$3,700.00;  
\$0.00 Pre-petition; \$3,700.00 disbursed by the *Trustee*.

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Debtor(s): Anthony Davon Jones  
Erica Rhodes Jones**D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

MORTGAGEE	SCHED. ARR. AMT	DATE ARR. THROUGH	%	TERM (APPROXIMATE) (MONTHS ___ TO ___)	TREATMENT
Select Portfolio Servicing, Inc 5305 Rio Bravo Dr. Arlington, TX 76017	\$13,937.00	2/1/2019	0.00%	Month(s) 1-60	Pro-Rata

**D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY THE TRUSTEE IN A CONDUIT CASE:**

MORTGAGEE	# OF PAYMENTS PAID BY TRUSTEE	CURRENT POST-PETITION MORTGAGE PAYMENT AMOUNT	FIRST CONDUIT PAYMENT DUE DATE (MM-DD-YY)
Select Portfolio Servicing, Inc 5305 Rio Bravo Dr. Arlington, TX 76017	59 month(s)	\$976.00	5/1/2019

**D.(3) POST-PETITION MORTGAGE ARREARAGE:**

MORTGAGEE	TOTAL AMT.	DUE DATE(S) (MM-DD-YY)	%	TERM (APPROXIMATE) (MONTHS ___ TO ___)	TREATMENT
Select Portfolio Servicing, Inc 5305 Rio Bravo Dr. Arlington, TX 76017	\$1,952.00	3/1/2019 and 4/1/2019	0.00%	Month(s) 1-60	Pro-Rata

**E.(1) SECURED CREDITORS - PAID BY THE TRUSTEE:**

A.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%	TERM (APPROXIMATE) (MONTHS ___ TO ___)	TREATMENT
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B.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%	TREATMENT
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To the extent the value amount in E.(1) is less than the scheduled amount in E.(1), the creditor may object. In the event a creditor objects to the treatment proposed in paragraph E.(1), the *Debtor(s)* retain(s) the right to surrender the *Collateral* to the creditor in satisfaction of the creditor's claim.

**E.(2) SECURED 1325(a)(9) CLAIMS PAID BY THE TRUSTEE - NO CRAM DOWN:**

A.

CREDITOR / COLLATERAL	SCHED. AMT.	%	TERM (APPROXIMATE) (MONTHS ___ TO ___)	TREATMENT
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B.

CREDITOR / COLLATERAL	SCHED. AMT.	%	TREATMENT
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Bridgecrest 2015 BMW	\$19,924.80	5.00%	Pro-Rata
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The valuation of *Collateral* set out in E.(1) and the interest rate to be paid on the above scheduled claims in E.(1) and E.(2) will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

Absent any objection to the treatment described in E.(1) or E.(2), the creditor(s) listed in E.(1) and E.(2) shall be deemed to have accepted the *Plan* per section 1325(a)(5)(A) of the Bankruptcy Code and to have waived its or their rights under section 1325(a)(5)(B) and (C) of the Bankruptcy Code.

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Debtor(s): Anthony Davon Jones  
Erica Rhodes Jones**F. SECURED CREDITORS - COLLATERAL TO BE SURRENDERED:**

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	TREATMENT
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Upon confirmation, pursuant to 11 U.S.C. § 1322(b)(8), the surrender of the *Collateral* described herein will provide for the payment of all or part of a claim against the *Debtor(s)* in the amount of the value given herein.

The valuation of *Collateral* in F will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

The *Debtor(s)* request(s) that the automatic stay be terminated as to the surrendered *Collateral*. If there is no objection to the surrender, the automatic stay shall terminate and the *Trustee* shall cease disbursements on any secured claim which is secured by the *Surrendered Collateral*, without further order of the Court, on the 7th day after the date the *Plan* is filed. However, the stay shall not be terminated if the *Trustee* or affected secured lender files an objection in compliance with paragraph 8 of the General Order until such objection is resolved.

Nothing in this *Plan* shall be deemed to abrogate any applicable non-bankruptcy statutory or contractual rights of the *Debtor(s)*.

**G. SECURED CREDITORS - PAID DIRECT BY DEBTOR:**

CREDITOR	COLLATERAL	SCHED. AMT.
AG Workers Finance Company	2016 Dodge Charger SE	\$15,000.00
AG Workers Finance Company	2015 Toyota Corolla	\$7,000.00
Tarrant County Tax Assessor	5305 Rio Bravo Dr. Arlington, TX 76017	\$4,401.57

**H. PRIORITY CREDITORS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:**

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
Internal Revenue Service	\$2,000.00	Month(s) 1-60	Pro-Rata

**I. SPECIAL CLASS:**

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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JUSTIFICATION: \_\_\_\_\_

**J. UNSECURED CREDITORS:**

CREDITOR	SCHED. AMT.	COMMENT
Aaron's Sales & Lease	\$0.00	
Ad Astra Recovery	\$1,132.00	
Ad Astra Recovery	\$858.00	
AES/PHEAA	\$361.00	
Applied Bank	\$974.00	
Capital One	\$460.00	
Chase Auto Finance	\$10,591.00	
Conn's Appliance Inc	\$0.00	
Conns Credit Corp	\$0.00	
Conns Credit Corp	\$0.00	

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Debtor(s): Anthony Davon Jones  
Erica Rhodes Jones

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Cook Children's Medical	\$0.00
Credit One Bank	\$575.00
Credit Service Company	\$1,847.00
Credit Service Company	\$180.00
Credit Systems International, Inc	\$348.00
Credit Systems International, Inc	\$135.00
Credit Systems International, Inc	\$121.00
Credit Systems International, Inc	\$15.00
Credit Systems International, Inc	\$10.00
Dr Leonard's/Carol Wright Gifts	\$53.00
Envision Imaging	\$0.00
ERC/Enhanced Recovery Corp	\$188.00
Family Healthcare Assoc	\$0.00
FedLoan Servicing	\$3,500.00
FedLoan Servicing	\$3,500.00
FedLoan Servicing	\$2,268.00
FedLoan Servicing	\$2,163.00
Fig Loans Texas Llc	\$200.00
Fig Loans Texas Llc	\$0.00
Fingerhut	\$390.00
Fingerhut	\$0.00
Ginnys/Swiss Colony Inc	\$510.00
Midnight Velvet	\$455.00
Midwest Recovery Systems	\$100.00
Six Flags Membership	\$0.00
Spectrum/Charter Communications	\$0.00
Speedy/Rapid Cash	\$0.00
Target	\$0.00
Texas Trust Credit Uni	\$598.00
Texas Trust Credit Uni	\$3.00
US Dept of Education	\$0.00
US Dept of Education	\$0.00
US Department of Education/Great Lakes	\$39,325.00
US Department of Education/Great Lakes	\$35,138.00
 TOTAL SCHEDULED UNSECURED:	 \$105,998.00

The Debtor's(s') estimated (but not guaranteed) payout to unsecured creditors based on the scheduled amount is \_\_\_\_\_ 0% \_\_\_\_\_.

General unsecured claims will not receive any payment until after the order approving the TRCC becomes final.

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Debtor(s): Anthony Davon Jones  
Erica Rhodes Jones**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

§ 365 PARTY	ASSUME/REJECT	CURE AMOUNT	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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**SECTION II**  
**DEBTOR'S(S') CHAPTER 13 PLAN - GENERAL PROVISIONS**  
**FORM REVISED 7/1/17**

**A. SUBMISSION OF DISPOSABLE INCOME:**

*Debtor(s)* hereby submit(s) future earnings or other future income to the *Trustee* to pay the *Base Amount*.

**B. ADMINISTRATIVE EXPENSES, DSO CLAIMS & PAYMENT OF TRUSTEE'S STATUTORY PERCENTAGE FEE(S) AND NOTICING FEES:**

The Statutory Percentage Fees of the *Trustee* shall be paid in full pursuant to 11 U.S.C. §§ 105(a), 1326(b)(2), and 28 U.S.C. § 586(e)(1)(B). The *Trustee* is authorized to charge and collect Noticing Fees as indicated in Section I, Part "B" hereof.

**C. ATTORNEY FEES:**

*Debtor's(s')* Attorney Fees totaling the amount indicated in Section I, Part C, shall be disbursed by the *Trustee* in the amount shown as "Disbursed By The *Trustee*" pursuant to this *Plan* and the *Debtor's(s')* Authorization for Adequate Protection Disbursements ("AAPD"), if filed.

**D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

The Pre-Petition *Mortgage Arrearage* shall be paid by the *Trustee* in the allowed pre-petition arrearage amount and at the rate of interest indicated in Section I, Part D.(1). To the extent interest is provided, it will be calculated from the date of the Petition. The principal balance owing upon confirmation of the *Plan* on the allowed pre-petition *Mortgage Arrearage* amount shall be reduced by the total adequate protection less any interest (if applicable) paid to the creditor by the *Trustee*. Such creditors shall retain their liens.

**D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY TRUSTEE IN A CONDUIT CASE:**

*Current Post-Petition Mortgage Payment(s)* shall be paid by the *Trustee* as indicated in Section I, Part D.(2), or as otherwise provided in the General Order.

The *Current Post-Petition Mortgage Payment(s)* indicated in Section I, Part D.(2) reflects what the *Debtor(s)* believe(s) is/are the periodic payment amounts owed to the *Mortgage Lender* as of the date of the filing of this *Plan*. Adjustment of the *Plan Payment* and *Base Amount* shall be calculated as set out in the General Order, paragraph 15(c)(3).

Payments received by the *Trustee* for payment of the *Debtor's Current Post-Petition Mortgage Payment(s)* shall be deemed adequate protection to the creditor.

Upon completion of the *Plan*, *Debtor(s)* shall resume making the *Current Post-Petition Mortgage Payments* required by their contract on the due date following the date specified in the *Trustee's* records as the date through which the *Trustee* made the last *Current Post-Petition Mortgage Payment*.

Unless otherwise ordered by the Court, and subject to Bankruptcy Rule 3002.1(f)-(h), if a *Conduit Debtor* is current on his/her *Plan Payments* or the payment(s) due pursuant to any wage directive, the *Mortgage Lender* shall be deemed current post-petition.

**D.(3) POST-PETITION MORTGAGE ARREARAGE:**

The *Post-Petition Mortgage Arrearage* shall be paid by the *Trustee* in the allowed amount and at the rate of interest indicated in Section I, Part D.(3). To the extent interest is provided, it will be calculated from the date of the Petition.

*Mortgage Lenders* shall retain their liens.

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Debtor(s): **Anthony Davon Jones**  
**Erica Rhodes Jones****E.(1) SECURED CLAIMS TO BE PAID BY TRUSTEE:**

The claims listed in Section I, Part E.(1) shall be paid by the *Trustee* as secured to the extent of the lesser of the allowed claim amount (per a timely filed Proof of Claim not objected to by a party in interest) or the value of the *Collateral* as stated in the *Plan*. Any amount claimed in excess of the value shall automatically be split and treated as unsecured as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(1) as set out in 11 U.S.C. § 1325(a)(5)(B)(I) and shall receive interest at the rate indicated from the date of confirmation or, if the value shown is greater than the allowed claim amount, from the date of the Petition, up to the amount by which the claim is over-secured. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments less any interest (if applicable) paid to the creditor by the *Trustee*.

**E.(2) SECURED 1325(a)(9) CLAIMS TO BE PAID BY THE TRUSTEE--NO CRAM DOWN:**

Claims in Section I, Part E.(2) are either debts incurred within 910 days of the *Petition Date* secured by a purchase money security interest in a motor vehicle acquired for the personal use of the *Debtor(s)* or debts incurred within one year of the *Petition Date* secured by any other thing of value.

The claims listed in Section I, Part E.(2) shall be paid by the *Trustee* as fully secured to the extent of the allowed amount (per a timely filed Proof of Claim not objected to by a party in interest). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(2) until the earlier of the payment of the underlying debt determined under non-bankruptcy law or a discharge under § 1328 and shall receive interest at the rate indicated from the date of confirmation. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments paid to the creditor by the *Trustee*.

To the extent a secured claim not provided for in Section I, Part D, E.(1) or E.(2) is allowed by the Court, *Debtor(s)* will pay the claim direct per the contract or statute.

Each secured claim shall constitute a separate class.

**F. SATISFACTION OF CLAIM BY SURRENDER OF COLLATERAL:**

The claims listed in Section I, Part F shall be satisfied as secured to the extent of the value of the *Collateral*, as stated in the *Plan*, by surrender of the *Collateral* by the *Debtor(s)* on or before confirmation. Any amount claimed in excess of the value of the *Collateral*, to the extent it is allowed, shall be automatically split and treated as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a).

Each secured claim shall constitute a separate class.

**G. DIRECT PAYMENTS BY DEBTOR(S):**

Payments on all secured claims listed in Section I, Part G shall be disbursed by the *Debtor(s)* to the claimant in accordance with the terms of their agreement or any applicable statute, unless otherwise provided in Section III, "Nonstandard Provisions."

No direct payment to the IRS from future income or earnings in accordance with 11 U.S.C. § 1322(a)(1) will be permitted.

Each secured claim shall constitute a separate class.

**H. PRIORITY CLAIMS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:**

Failure to object to confirmation of this *Plan* shall not be deemed acceptance of the "SCHED. AMT." shown in Section I, Part H. The claims listed in Section I, Part H shall be paid their allowed amount by the *Trustee*, in full, pro-rata, as priority claims, without interest.

**I. CLASSIFIED UNSECURED CLAIMS:**

Classified unsecured claims shall be treated as allowed by the Court.

**J. GENERAL UNSECURED CLAIMS TIMELY FILED:**

All other allowed claims not otherwise provided for herein shall be designated general unsecured claims.

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Debtor(s): Anthony Davon Jones  
Erica Rhodes Jones**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

As provided in § 1322(b)(7) of the Bankruptcy Code, the *Debtor(s)* assume(s) or reject(s) the executory contracts or unexpired leases with parties as indicated in Section I, Part K.

Assumed lease and executory contract arrearage amounts shall be disbursed by the *Trustee* as indicated in Section I, Part K.

**L. CLAIMS TO BE PAID:**

"TERM (APPROXIMATE)" as used in this *Plan* states the estimated number of months from the *Petition Date* required to fully pay the allowed claim. If adequate protection payments have been authorized and made, they will be applied to principal as to both under-secured and fully secured claims and allocated between interest and principal as to over-secured claims. Payment pursuant to this *Plan* will only be made on statutory, secured, administrative, priority and unsecured claims that are allowed or, pre-confirmation, that the *Debtor(s)* has/have authorized in a filed Authorization for Adequate Protection Disbursements.

**M. ADDITIONAL PLAN PROVISIONS:**

Any additional *Plan* provisions shall be set out in Section III, "Nonstandard Provisions."

**N. POST-PETITION NON-ESCROWED AD VALOREM (PROPERTY) TAXES AND INSURANCE:**

Whether the *Debtor* is a *Conduit Debtor* or not, if the regular payment made by the *Debtor* to a *Mortgage Lender* or any other lienholder secured by real property does not include an escrow for the payment of ad valorem (property) taxes or insurance, the *Debtor* is responsible for the timely payment of post-petition taxes directly to the tax assessor and is responsible for maintaining property insurance as required by the mortgage security agreement, paying all premiums as they become due directly to the insurer. If the *Debtor* fails to make these payments, the mortgage holder may, but is not required to, pay the taxes and/or the insurance. If the mortgage holder pays the taxes and/or insurance, the mortgage holder may file, as appropriate, a motion for reimbursement of the amount paid as an administrative claim or a *Notice of Payment Change by Mortgage Lender* or a *Notice of Fees, Expenses, and Charges*.

**O. CLAIMS NOT FILED:**

A claim not filed with the Court will not be paid by the *Trustee* post-confirmation regardless of its treatment in Section I or on the *AAPD*.

**P. CLAIMS FOR PRE-PETITION NON-PECUNIARY PENALTIES, FINES, FORFEITURES, MULTIPLE, EXEMPLARY OR PUNITIVE DAMAGES:**

Any unsecured claim for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims, shall be paid only a pro-rata share of any funds remaining after all other unsecured claims, including late filed claims, have been paid in full.

**Q. CLAIMS FOR POST-PETITION PENALTIES AND INTEREST:**

No interest, penalty, or additional charge shall be allowed on any pre-petition claims subsequent to the filing of the petition, unless expressly provided herein.

**R. BUSINESS CASE OPERATING REPORTS:**

Upon the filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report, business *Debtors* are no longer required to file operating reports with the *Trustee*, unless the *Trustee* requests otherwise. The filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report shall terminate the *Trustee's* duties but not the *Trustee's* right to investigate or monitor the *Debtor's(s)'* business affairs, assets or liabilities.

**S. NO TRUSTEE'S LIABILITY FOR DEBTOR'S POST-CONFIRMATION OPERATION AND BAR DATE FOR CLAIMS FOR PRE-CONFIRMATION OPERATIONS:**

The *Trustee* shall not be liable for any claim arising from the post-confirmation operation of the *Debtor's(s)'* business. Any claims against the *Trustee* arising from the pre-confirmation operation of the *Debtor's(s)'* business must be filed with the Bankruptcy Court within sixty (60) days after entry by the Bankruptcy Court of the Order of Confirmation or be barred.

**T. DISPOSAL OF DEBTOR'S NON-EXEMPT PROPERTY; RE-VESTING OF PROPERTY; NON-LIABILITY OF TRUSTEE FOR PROPERTY IN POSSESSION OF DEBTOR WHERE DEBTOR HAS EXCLUSIVE RIGHT TO USE, SELL, OR LEASE IT; AND TRUSTEE PAYMENTS UPON POST CONFIRMATION CONVERSION OR DISMISSAL:**

*Debtor(s)* shall not dispose of or encumber any non-exempt property or release or settle any lawsuit or claim by *Debtor(s)*, prior to discharge, without consent of the *Trustee* or order of the Court after notice to the *Trustee* and all creditors.

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**Erica Rhodes Jones**

Property of the estate shall not vest in the *Debtor* until such time as a discharge is granted or the Case is dismissed or closed without discharge. Vesting shall be subject to all liens and encumbrances in existence when the Case was filed and all valid post-petition liens, except those liens avoided by court order or extinguished by operation of law. In the event the Case is converted to a case under chapter 7, 11, or 12 of the Bankruptcy Code, the property of the estate shall vest in accordance with applicable law. After confirmation of the *Plan*, the *Trustee* shall have no further authority, fiduciary duty or liability regarding the use, sale, insurance of or refinance of property of the estate except to respond to any motion for the proposed use, sale, or refinance of such property as required by the applicable laws and/or rules. Prior to any discharge or dismissal, the *Debtor(s)* must seek approval of the court to purchase, sell, or refinance real property.

Upon dismissal of the Case post confirmation, the *Trustee* shall disburse all funds on hand in accordance with this *Plan*. Upon conversion of the Case, any balance on hand will be disbursed by the *Trustee* in accordance with applicable law.

#### **U. ORDER OF PAYMENT:**

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 *Trustee* after the entry of an order confirming the Chapter 13 Plan, whether pursuant to this *Plan* or a modification thereof, will be paid in the order set out below, to the extent a creditor's claim is allowed or the disbursement is otherwise authorized. Each numbered paragraph below is a level of payment. All disbursements which are in a specified monthly amount are referred to as "per mo." At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on a per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. If multiple claimants are scheduled to receive per mo payments within the same level of payment and there are insufficient funds to make those payments in full, available funds will be disbursed to the claimants within that level on a pro-rata basis. Claimants with a higher level of payment which are designated as receiving pro-rata payments shall be paid, in full, before any disbursements are made to any claimant with a lower level of payment.

1st -- Clerk's Filing Fee and Trustee's Percentage Fee(s) and Noticing Fees in B.(1) and B.(2) and per statutory provisions will be paid in full.

2nd -- Current Post-Petition Mortgage Payments (Conduit) in D.(2) and as adjusted according to the General Order, which must be designated to be paid per mo.

3rd -- Creditors listed in E.(1)(A) and E.(2)(A), which must be designated to be paid per mo, and Domestic Support Obligations ("DSO") in B.(3), which must be designated to be paid per mo.

4th -- Attorney Fees in C, which must be designated to be paid pro-rata.

5th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid per mo.

6th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid pro-rata.

7th -- Arrearages owed on Executory Contracts and Unexpired Leases in K, which must be designated to be paid per mo.

8th -- Any Creditors listed in D.(1), if designated to be paid per mo.

9th -- Any Creditors listed in D.(1), if designated to be paid pro-rata and/or Creditors listed in E.(1)(B) or E.(2)(B), which must be designated to be paid pro-rata.

10th -- All amounts allowed pursuant to a *Notice of Fees, Expenses and Charges*, which will be paid pro-rata.

11th -- Priority Creditors Other than Domestic Support Obligations ("Priority Creditors") in H, which must be designated to be paid pro-rata.

12th -- Special Class in I, which must be designated to be paid per mo.

13th -- Unsecured Creditors in J, other than late filed or penalty claims, which must be designated to be paid pro-rata.

14th -- Late filed claims by Secured Creditors in D.(1), D.(2), D.(3), E.(1) and E.(2), which must be designated to be paid pro-rata, unless other treatment is authorized by the Court.

15th -- Late filed claims for DSO or filed by Priority Creditors in B.(3) and H, which must be designated to be paid pro-rata.

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**Erica Rhodes Jones**

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16th -- Late filed claims by Unsecured Creditors in J, which must be designated to be paid pro-rata.

17th -- Unsecured claims for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims. These claims must be designated to be paid pro-rata.

**V. POST-PETITION CLAIMS:**

Claims filed under § 1305 of the Bankruptcy Code shall be paid as allowed. To the extent necessary, *Debtor(s)* will modify this *Plan*.

**W. TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS ("TRCC") PROCEDURE:**

See the provisions of the General Order regarding this procedure.

Case No: 19-40512-elm-13

Debtor(s): **Anthony Davon Jones**  
**Erica Rhodes Jones**

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**SECTION III**  
**NONSTANDARD PROVISIONS**

The following nonstandard provisions, if any, constitute terms of this *Plan*. Any nonstandard provision placed elsewhere in the *Plan* is void.

**None.**

I, the undersigned, hereby certify that the *Plan* contains no nonstandard provisions other than those set out in this final paragraph.

**/s/ Marcus Leinart**

Marcus Leinart, Debtor's(s) Attorney

Debtor (if unrepresented by an attorney)

Debtor's(s) Chapter 13 Plan (Containing a Motion for Valuation) is respectfully submitted.

**/s/ Marcus Leinart**

Marcus Leinart, Debtor's(s) Counsel

**00794156**

State Bar Number

Case No: 19-40512-elm-13

Debtor(s): **Anthony Davon Jones**  
**Erica Rhodes Jones****CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that the foregoing Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) was served on the following entities either by Electronic Service or by First Class Mail, Postage Pre-paid on the 18th day of February, 2019 :

(List each party served, specifying the name and address of each party)

Dated: February 18, 2019/s/ Marcus Leinart

Marcus Leinart, Debtor's(s') Counsel

Aaron's Sales & Lease xxxxxx3987 Attn: Bankruptcy PO Box 100039 Kennesaw, GA 30156	Applied Bank xxxxxxxxxxxx4462 4700 Exchange Court Boca Raton, FL 33431	Conns Credit Corp xxxxx3632 Box 2356 Beaumont, TX 77704
Ad Astra Recovery xxx5055 7330 West 33rd Street North Suite 118 Wichita, KS 67205	Bridgecrest xxxxxxxx6602 Attn: Bankruptcy 7300 E Hampton Ave, Ste 100 Mesa, AZ 85209	Cook Children's Medical 309 W. Oak St. Denton, TX 76201
Ad Astra Recovery xxx4276 7330 West 33rd Street North Suite 118 Wichita, KS 67205	Capital One xxxxxxxxxxxx9873 Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130	Credit One Bank xxxxxxxxxxxx6057 ATTN: Bankruptcy Department PO Box 98873 Las Vegas, NV 89193
AES/PHEAA xxxxxxxx557O Attn: Bankruptcy 1200 North 7th St Harrisburg, PA 17102	Chase Auto Finance xxxxxxxx5207 Attn: Bankruptcy PO Box 901076 Fort Worth, TX 76101	Credit Service Company xxx4370 Attn: Bankruptcy PO Box 1120 Colorado Springs, CO 80901
AG Workers Finance Company PO Box 88 Fort Worth, TX 76101-0088	Conn's Appliance Inc c/o Becket and Lee LLP PO Box 3002 Malvern PA 19355-1245	Credit Service Company xxx0915 Attn: Bankruptcy PO Box 1120 Colorado Springs, CO 80901
Anthony Davon Jones 5305 Rio Bravo Drive Arlington, TX 76017	Conns Credit Corp xxxxx3631 Box 2356 Beaumont, TX 77704	Credit Systems International, Inc xxxxx8628 Attn: Bankruptcy PO Box 1088 Arlington, TX 76004

Case No: 19-40512-elm-13

Debtor(s): **Anthony Davon Jones**  
**Erica Rhodes Jones**


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Credit Systems International, Inc xxxxx5852 Attn: Bankruptcy PO Box 1088 Arlington, TX 76004	FedLoan Servicing xxxxxxxxxxxx0001 Attn: Bankruptcy PO Box 69184 Harrisburg, PA 17106	Ginnys/Swiss Colony Inc xxxxxxxxxx563O Attn: Credit Department PO Box 2825 Monroe, WI 53566
Credit Systems International, Inc xxxxx4847 Attn: Bankruptcy PO Box 1088 Arlington, TX 76004	FedLoan Servicing xxxxxxxxxxxx0003 Attn: Bankruptcy PO Box 69184 Harrisburg, PA 17106	Internal Revenue Service Centralized Insolvency Operations PO Box 7346 Philadelphia, PA 19101-7346
Credit Systems International, Inc xxxxx5894 Attn: Bankruptcy PO Box 1088 Arlington, TX 76004	FedLoan Servicing xxxxxxxxxxxx0002 Attn: Bankruptcy PO Box 69184 Harrisburg, PA 17106	Midnight Velvet xxxxxxxx529O Swiss Colony/Midnight Velvet 1112 7th Ave Monroe, WI 53566
Credit Systems International, Inc xxxxx5844 Attn: Bankruptcy PO Box 1088 Arlington, TX 76004	FedLoan Servicing xxxxxxxxxxxx0004 Attn: Bankruptcy PO Box 69184 Harrisburg, PA 17106	Midwest Recovery Systems xxxxxxxxxx2899 Attn: Bankruptcy PO Box 899 Florissant, MO 63032
Dr Leonard's/Carol Wright Gifts xxxxxxxxxxxx7A4A PO Box 7823 Edison, NJ 08818	Fig Loans Texas Llc xxx7756 2245 Texas Dr Ste 300 Sugar Land, TX 77479	Pam Bassel 7001 Blvd 26, Suite 150 North Richland Hills, TX 76180
Envision Imaging PO Box 975542 Dallas, TX 75397	Fig Loans Texas Llc xxx2457 2245 Texas Dr Ste 300 Sugar Land, TX 77479	Select Portfolio Servicing, Inc xxxxxxxxxx3090 Attn: Bankruptcy PO Box 65250 Salt Lake City, UT 84165
ERC/Enhanced Recovery Corp xxxxx4533 Attn: Bankruptcy 8014 Bayberry Road Jacksonville, FL 32256	Fingerhut xxxxxxxxxxxx3585 Attn: Bankruptcy PO Box 1250 Saint Cloud, MN 56395	Six Flags Membership 2201 Road To Six Flags Arlington, TX 76010
Family Healthcare Assoc PO Box 14221 Arlington, TX 76094-1221	Fingerhut xxxxxxxxxxxx1696 Attn: Bankruptcy 6250 Ridgewood Rd Saint Cloud, MN 56303	Spectrum/Charter Communications PO Box 790261 Saint Louis, MO 63179-0261

Case No: 19-40512-elm-13

Debtor(s): **Anthony Davon Jones**  
**Erica Rhodes Jones**

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Speedy/Rapid Cash  
Attn: Bankruptcy Dept.  
PO Box 780408  
Wichita, KS 67278

US Department of Education/Great  
Lakes  
xxxxxxxxxxxx9581  
Attn: Bankruptcy  
PO Box 7860  
Madison, WI 53707

Target  
xxxxxxxxxxxx0186  
C/O Financial & Retail Svrs  
Mailstopn BT POB 9475  
Minneapolis, MN 55440

Tarrant County Tax Assessor  
xxxx xxx xxxx xx. xxxxxxxxx, xx  
x6017  
100 E Weatherford  
Ft. Worth, TX 76196

Texas Trust Credit Uni  
xxxxxxxxxxxx0300  
1900 Country Club Lane  
Mansfield, TX 76063

Texas Trust Credit Uni  
xxxxxxxxxxxx0300

US Dept of Education  
xxxxxxxxxxxx5124  
Attn: Bankruptcy  
PO Box 16448  
Saint Paul, MN 55116

US Dept of Education  
xxxxxx0221  
Attn: Bankruptcy  
PO Box 16448  
Saint Paul, MN 55116

US Department of Education/Great  
Lakes  
xxxxxxxxxxxx8581  
Attn: Bankruptcy  
PO Box 7860  
Madison, WI 53707

**Leinart Law Firm**  
 11520 N. Central Expressway  
 Suite 212  
 Dallas, Texas 75243

Bar Number: **00794156**  
 Phone: **(469) 232-3328**

**IN THE UNITED STATES BANKRUPTCY COURT  
 NORTHERN DISTRICT OF TEXAS  
 FORT WORTH DIVISION**

Revised 10/1/2016

**IN RE: Anthony Davon Jones**      **xxx-xx-2022**      **§**      **CASE NO: 19-40512-elm-13**  
 5305 Rio Bravo Drive  
 Arlington, TX 76017  
**§**  
**§**  
**§**  
**§**

**Erica Rhodes Jones**      **xxx-xx-5195**  
 5305 Rio Bravo Drive  
 Arlington, TX 76017

Debtor(s)

**AUTHORIZATION FOR ADEQUATE PROTECTION DISBURSEMENTS**      **DATED: 2/18/2019**

The undersigned Debtor(s) hereby request that payments received by the Trustee prior to confirmation be disbursed as indicated below:

Periodic Payment Amount	\$1,890.00	
Disbursements	First (1)	Second (2) (Other)
Account Balance Reserve	\$5.00	\$5.00 carried forward
Trustee Percentage Fee	\$188.50	\$189.00
Filing Fee	\$0.00	\$0.00
Noticing Fee	\$55.65	\$0.00
<b>Subtotal Expenses/Fees</b>	<b>\$249.15</b>	<b>\$189.00</b>
Available for payment of Adequate Protection, Attorney Fees and Current Post-Petition Mortgage Payments:	<b>\$1,640.85</b>	<b>\$1,701.00</b>

**CREDITORS SECURED BY VEHICLES (CAR CREDITORS):**

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
Bridgecrest	2015 BMW	\$19,924.80	\$18,275.00	1.25%	\$228.44

Total Adequate Protection Payments for Creditors Secured by Vehicles: **\$228.44**

**CURRENT POST-PETITION MORTGAGE PAYMENTS (CONDUIT):**

Name	Collateral	Start Date	Scheduled Amount	Value of Collateral	Payment Amount
Select Portfolio Servicing, Inc	5305 Rio Bravo Dr. Arlington, TX 7	5/1/2019	\$142,198.00	\$186,590.00	\$976.00

Payments for Current Post-Petition Mortgage Payments (Conduit): **\$976.00**

Case No: 19-40512-elm-13  
 Debtor(s): Anthony Davon Jones  
 Erica Rhodes Jones

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**CREDITORS SECURED BY COLLATERAL OTHER THAN A VEHICLE:**

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
Total Adequate Protection Payments for Creditors Secured by Collateral other than a vehicle:					<b>\$0.00</b>

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**TOTAL PRE-CONFIRMATION PAYMENTS**


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**First Month Disbursement (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	<b>\$0.00</b>
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	<b>\$228.44</b>
Debtor's Attorney, per mo:	<b>\$1,412.41</b>
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	<b>\$0.00</b>

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**Disbursements starting month 2 (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	<b>\$976.00</b>
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	<b>\$228.44</b>
Debtor's Attorney, per mo:	<b>\$496.56</b>
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	<b>\$0.00</b>

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**Order of Payment:**

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 Trustee prior to entry of an order confirming the Chapter 13 Plan will be paid in the order set out above. All disbursements which are in a specified monthly amount are referred to as "per mo". At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on the per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. Other than the Current Post-Petition Mortgage Payments, the principal balance owing upon confirmation of the Plan on the allowed secured claim shall be reduced by the total of adequate protection payments, less any interest (if applicable), paid to the creditor by the Trustee.

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DATED: 2/18/2019

/s/ Marcus Leinart  
 Attorney for Debtor(s)

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Anthony Davon Jones  
Erica Rhodes Jones**

CASE NO. **19-40512-elm-13**

CHAPTER **13**

**Certificate of Service**

I hereby certify that on this date, I did serve a true and correct copy of the foregoing to the following interested parties and those listed on the attached matrix by United States Mail, First Class:

Date: 2/18/2019

/s/ Marcus Leinart

**Marcus Leinart**

Attorney for the Debtor(s)

Aaron's Sales & Lease  
Attn: Bankruptcy  
PO Box 100039  
Kennesaw, GA 30156

Bridgecrest  
Attn: Bankruptcy  
7300 E Hampton Ave, Ste 100  
Mesa, AZ 85209

Credit One Bank  
ATTN: Bankruptcy Department  
PO Box 98873  
Las Vegas, NV 89193

Ad Astra Recovery  
7330 West 33rd Street North  
Suite 118  
Wichita, KS 67205

Capital One  
Attn: Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130

Credit Service Company  
Attn: Bankruptcy  
PO Box 1120  
Colorado Springs, CO 80901

AES/PHEAA  
Attn: Bankruptcy  
1200 North 7th St  
Harrisburg, PA 17102

Chase Auto Finance  
Attn: Bankruptcy  
PO Box 901076  
Fort Worth, TX 76101

Credit Systems International, Inc  
Attn: Bankruptcy  
PO Box 1088  
Arlington, TX 76004

AG Workers Finance Company  
PO Box 88  
Fort Worth, TX 76101-0088

Conn's Appliance Inc  
c/o Becket and Lee LLP  
PO Box 3002  
Malvern PA 19355-1245

Dr Leonard's/Carol Wright Gifts  
PO Box 7823  
Edison, NJ 08818

Anthony Davon Jones  
5305 Rio Bravo Drive  
Arlington, TX 76017

Conns Credit Corp  
Box 2356  
Beaumont, TX 77704

Envision Imaging  
PO Box 975542  
Dallas, TX 75397

Applied Bank  
4700 Exchange Court  
Boca Raton, FL 33431

Cook Children's Medical  
309 W. Oak St.  
Denton, TX 76201

ERC/Enhanced Recovery Corp  
Attn: Bankruptcy  
8014 Bayberry Road  
Jacksonville, FL 32256

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Anthony Davon Jones  
Erica Rhodes Jones**

CASE NO. **19-40512-elm-13**

CHAPTER **13**

**Certificate of Service**

(Continuation Sheet #1)

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Erica Rhodes Jones 5305 Rio Bravo Drive Arlington, TX 76017	Internal Revenue Service Centralized Insolvency Operations PO Box 7346 Philadelphia, PA 19101-7346	Spectrum/Charter Communications PO Box 790261 Saint Louis, MO 63179-0261
Family Healthcare Assoc PO Box 14221 Arlington, TX 76094-1221	Leinart Law Firm 11520 N. Central Expressway Suite 212 Dallas, Texas 75243	Speedy/Rapid Cash Attn: Bankruptcy Dept. PO Box 780408 Wichita, KS 67278
FedLoan Servicing Attn: Bankruptcy PO Box 69184 Harrisburg, PA 17106	Midnight Velvet Swiss Colony/Midnight Velvet 1112 7th Ave Monroe, WI 53566	Target C/O Financial & Retail Svcs Mailstopn BT POB 9475 Minneapolis, MN 55440
Fig Loans Texas Llc 2245 Texas Dr Ste 300 Sugar Land, TX 77479	Midwest Recovery Systems Attn: Bankruptcy PO Box 899 Florissant, MO 63032	Tarrant County Tax Assessor 100 E Weatherford Ft. Worth, TX 76196
Fingerhut Attn: Bankruptcy PO Box 1250 Saint Cloud, MN 56395	Pam Bassel 7001 Blvd 26, Suite 150 North Richland Hills, TX 76180	Texas Trust Credit Uni 1900 Country Club Lane Mansfield, TX 76063
Fingerhut Attn: Bankruptcy 6250 Ridgewood Rd Saint Cloud, MN 56303	Select Portfolio Servicing, Inc Attn: Bankruptcy PO Box 65250 Salt Lake City, UT 84165	Texas Trust Credit Uni
Ginnys/Swiss Colony Inc Attn: Credit Department PO Box 2825 Monroe, WI 53566	Six Flags Membership 2201 Road To Six Flags Arlington, TX 76010	United States Trustee- Northern District 1100 Commerce St, Rm 976 Dallas, TX 75242

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Anthony Davon Jones  
Erica Rhodes Jones**

CASE NO. **19-40512-elm-13**

CHAPTER **13**

**Certificate of Service**

(Continuation Sheet #2)

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US Dept of Education  
Attn: Bankruptcy  
PO Box 16448  
Saint Paul, MN 55116

US Department of Education/Great  
Lakes  
Attn: Bankruptcy  
PO Box 7860  
Madison, WI 53707